

In re:  
Matthew J. Kloiber  
Mary Ann V. Kloiber  
Debtors

Case No. 17-15171-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 14, 2022

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew J. Kloiber, Mary Ann V. Kloiber, 831 N. Marshall Street, Allentown, PA 18104-3812
14066037	+ John R. K. Solt, Esquire, 2045 Westgate Drive, Suite 404B, Bethlehem, PA 18017-7475

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 15 2022 00:16:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 15 2022 00:16:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14039788	Email/PDF: bncnotices@becket-lee.com	Oct 15 2022 00:27:22	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14038710	+ EDI: BANKAMER2.COM	Oct 15 2022 04:18:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13978626	+ EDI: AIS.COM	Oct 15 2022 04:23:00	Capital One Auto Finance c/o AIS, Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
13963623	EDI: DISCOVER.COM	Oct 15 2022 04:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13965928	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 15 2022 00:16:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Oh 44144-2338
13999454	Email/PDF: resurgentbknofications@resurgent.com	Oct 15 2022 00:27:22	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14037180	Email/Text: Bankruptcy.Notices@pnc.com	Oct 15 2022 00:16:00	PNC BANK, PO BOX 94982, CLEVELAND OH 44101
13994257	EDI: PRA.COM	Oct 15 2022 04:18:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13972720	+ Email/Text: bankruptcynotices@psecu.com	Oct 15 2022 00:16:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14001367	EDI: Q3G.COM	Oct 15 2022 04:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14017232	Email/Text: bncnotifications@phea.org	Oct 15 2022 00:16:00	U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 13

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC BANK N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance jschwartz@friedmanvartolo.com bankruptcy@friedmanvartolo.com
JOHN R.K. SOLT	on behalf of Joint Debtor Mary Ann V. Kloiber jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
JOHN R.K. SOLT	on behalf of Debtor Matthew J. Kloiber jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<u>Matthew J. Kloiber</u>	Social Security number or ITIN	xxx-xx-7711
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mary Ann V. Kloiber</u>	Social Security number or ITIN	xxx-xx-4910
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-15171-pmm			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew J. Kloiber  
aka Matt Kloiber

Mary Ann V. Kloiber  
aka Mimi Kloiber

10/13/22

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**